

**DEFAULT O/E JAD**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Robert L. Makowski, Jr.

Lisa M. Makowski,

*Debtors*

: Case No. 25-20290-CMB

: Chapter 13

: Related to Doc. #4

Robert L. Makowski, Jr.

Lisa M. Makowski,

*Movants*

: vs.

Borough of Mt. Oliver, Citizens Bank, City & School

District of Pittsburgh, Clearview FCU, Mr. Cooper/

Nationstar, Peters Township, Wilmington Savings Fund,

American Express National Bank, Bank of America,

Edfinancial Services, LVNV Funding/Resurgent Capital

Services, Peoples Natural Gas Company, PNC Bank, US

Dept. of Education, and Ronda Winnecour, Trustee,

*Respondents*

: (Prior Ch. 13 bankruptcy case filed at  
docket number 23-22035 CMB, dismissed by  
Order of Court dated January 17, 2025)

**ORDER OF COURT**

AND NOW, to wit, this 27th day of February, 2025, it is hereby Ordered,  
Adjudged, and Decreed that the Automatic Stay in the case of Robert and Lisa Makowski is hereby  
EXTENDED beyond 30 days and shall continue in full force and effect until further Order of Court or  
dismissal of this case.



\_\_\_\_\_  
*Jeffery A. Deller*  
\_\_\_\_\_  
sjk  
U.S. Bankruptcy Judge  
Jeffery A. Deller

FILED  
2/27/25 2:47 pm

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Robert L. Makowski, Jr.  
Lisa M. Makowski  
Debtors

Case No. 25-20290-CMB  
Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Feb 27, 2025

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331
cr	+ Jefferson Hills Borough, c/o Maiello Brungo & Maiello LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@berNSTeinlaw.com	Feb 28 2025 01:22:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: RASEBN@raslg.com	Feb 28 2025 01:21:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
16491339	Email/PDF: bncnotices@becket-lee.com	Feb 28 2025 00:31:02	American Express National Bank, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
16491340	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2025 01:21:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
16491341	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2025 01:21:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
16491342	^ MEBN	Feb 28 2025 00:03:32	Borough of Mount Oliver, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
16492567	^ MEBN	Feb 28 2025 00:02:22	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491343	^ MEBN	Feb 28 2025 00:02:23	Citizens Bank, NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491344	^ MEBN	Feb 28 2025 00:03:33	City & School District of Pittsburgh, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16491345	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 28 2025 01:22:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
16491346	+ Email/Text: EBN@edfinancial.com	Feb 28 2025 01:21:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16491347	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 02:56:42	LNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
16491349	+ Email/Text: nsm_bk_notices@mrcoper.com	Feb 28 2025 01:22:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
16491350	+ Email/Text: nsm_bk_notices@mrcoper.com		

District/off: 0315-2

User: auto

Page 2 of 3

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16491353	Email/Text: Bankruptcy.Notices@pnc.com	Feb 28 2025 01:22:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
16491351	^ MEBN	Feb 28 2025 01:21:00	PNC Bank, Bankruptcy Dept., PO Box 94982, Cleveland, OH 44101
16491352	^ MEBN	Feb 28 2025 00:02:40	Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
16491354	+ Email/Text: EBN@edfinancial.com	Feb 28 2025 00:03:34	Peters Township, c/o Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
16491355	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2025 01:21:00	US Dept. of Education, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
		Feb 28 2025 01:23:00	Wilmington Savings Fund, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MetLife Securitization Trust 2017-1, Wilmington Sa
cr	*+	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491348	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee blemon@kmllawgroup.com, lemondropper75@hotmail.com
Jennifer L. Cerce	on behalf of Creditor Jefferson Hills Borough jlc@mbm-law.net
Kenneth Steidl	on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 3 of 3

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mary F. Kennedy

on behalf of Creditor Citizens Bank N.A. mary@javardianlaw.com, tami@javardianlaw.com;angie.harrigan@javardianlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor U.S. Bank Trust National Association rshearer@raslg.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 9